

WILLIAM B. PALMERTREE, SUBSTITUTE TRUSTEE, GRANTOR

TO

**SUBSTITUTE TRUSTEE'S DEED**

FIRST TENNESSEE BANK NATIONAL ASSOCIATION, GRANTEE

WHEREAS, on the 14th day of September, 2006, Security Builders, Inc., executed a Deed of Trust to Thomas F. Baker, IV, Trustee, for the benefit of First Tennessee Bank National Association, which Deed of Trust is recorded in Trust Deed Book 2566, Page 161 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, the aforesaid First Tennessee Bank National Association appointed William B. Palmertree Substitute Trustee on the 29th day of December, 2008 by instrument recorded in Trust Deed Book 2981, Page 76 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default was made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms and conditions of said Deed of Trust and the holder of said indebtedness having requested the undersigned Substitute Trustee to execute the Trust and sell said land in accordance with the terms and conditions of said Deed of Trust.

THEREFORE, in consideration of the premises, I did, pursuant to said request, on the 12th day of February, 2009, within legal hours at the East Front Door of the County Courthouse in the City of Hernando, DeSoto County, Mississippi, offer for sale and sell at public outcry to First Tennessee Bank National Association, being the highest and best bidder for cash, at and for the sum of two hundred eight thousand and no/100 dollars (\$208,000.00) the land mentioned in said Deed of Trust lying and being situated in DeSoto County, Mississippi, described more particularly as follows:

**Lot 16, Wise Woods Subdivision, Section "A", situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 100, Page 27 in the office of the Chancery Court of DeSoto County, Mississippi.**

The time, terms and conditions and place of sale were duly advertised for four (4) consecutive weeks immediately preceding the sale by publication in the *DeSoto Times Today*, a newspaper published and having a general circulation in DeSoto County, with Proof of said

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Publication being attached hereto and made a part hereof and by posting a Notice of said sale on the bulletin board of the Courthouse in said County on the 14th day of January, 2009, said Notice remaining on said bulletin board until the date of the sale.

THEREFORE, in consideration of the premises and the payment to the Substitute Trustee of the sum of two hundred eight thousand and no/100 dollars (\$208,000.00) by First Tennessee Bank National Association, I, William B. Palmertree, Substitute Trustee, do hereby sell and convey to said First Tennessee Bank National Association the land hereinabove mentioned, conveying only such title as is vested in me as Substitute Trustee.

WITNESS my signature this 12th day of February, 2009.

William B. Palmertree

William B. Palmertree, Substitute Trustee

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named William B. Palmertree, Substitute Trustee, who acknowledged signing and delivering the above and foregoing Substitute Trustee's Deed on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

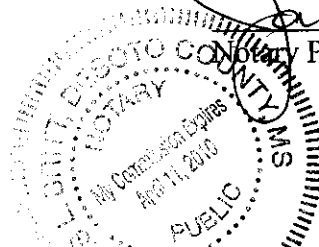
GIVEN under my hand and official seal of office this the 12th day of February, 2009.

Jane L. Burt

Notary Public

My Commission Expires:

4-11-2010



GRANTOR'S ADDRESS and PHONE #: 2540 Highway 51 South, Hernando, MS 38632  
HOME: 662-429-5277 WORK: 901-521-9292

GRANTEE'S ADDRESS and PHONE #: 165 Madison Ave., Memphis, TN 38103  
HOME: 901-523-4883 WORK: 901-523-4130

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned Notary Public in and for the state and county aforesaid, the undersigned Trustee who after being first duly sworn stated upon oath the following:

I do not have a financial or beneficial interest, either direct or indirect in the outcome of the sale or the beneficiary of the Deed of Trust described above.

William B. Palmertree

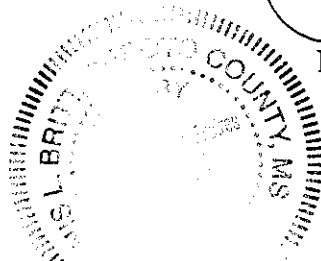
William B. Palmertree, Substitute Trustee

Sworn to and subscribed before me this the 12th day of February, 2009.

James L. Burt  
Notary Public

My Commission Expires:

4-11-2010



Prepared by:

Walker, Brown, Brown & Graves, P.A.

2540 Highway 51 South

P.O. Box 276

Hernando, MS 38632

662-429-5277

662-429-5280 Fax

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

### NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on the 14th day of September, 2008, Security Builders, Inc., executed a Deed of Trust to Thomas F. Smith, Jr., for the benefit of First Tennessee Bank National Association, which Deed of Trust is recorded in Trust Deed Book 2590, Page 181, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, First Tennessee Bank National Association subsequently appointed William B. Palmertree as Substituted Trustee on the 29th day of December, 2008, by instrument recorded in Real Estate Deed of Trust Book 2951, Page 76, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default has been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the holder of said instrument having requested that undersigned Substituted Trustee to execute the trust and sell said land in accordance with the terms and conditions of said Deed of Trust,

NOW, THEREFORE, I, William B. Palmertree, Substituted Trustee, under the terms and provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will on the 12th day of February, 2009, offer for sale at public outcry and sell within legal hours at the East Front door of the County Courthouse in Hernando, DeSoto County, Mississippi, to the highest and best bidder for cash, the lands lying and being situated in DeSoto County, Mississippi, described more particularly as follows, to-wit:

Lot 16, Wise Woods Subdivision, Section 34, situated in Section 36, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 100, Page 27 in the office of the Chancery Court of DeSoto County, Mississippi.

I will sell and convey only such interest as is vested in me as Substituted Trustee.

WITNESS my signature this 14th day of January, 2009.

/s/ William B. Palmertree  
WILLIAM B. PALMERTREE  
SUBSTITUTED TRUSTEE  
Public Trustee, DeSoto County, Mississippi  
2/14/09

Volume No. 114 on the 20 day of Jan., 2009

Volume No. 114 on the 27 day of Jan., 2009

Volume No. 114 on the 3 day of Feb., 2009

Volume No. 114 on the 10 day of Feb., 2009

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

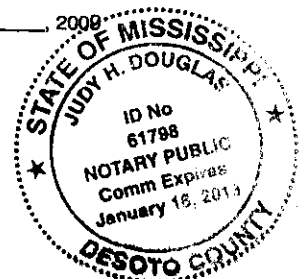
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Diane Smith

Sworn to and subscribed before me, this 10 day of Feb., 2009.

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
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